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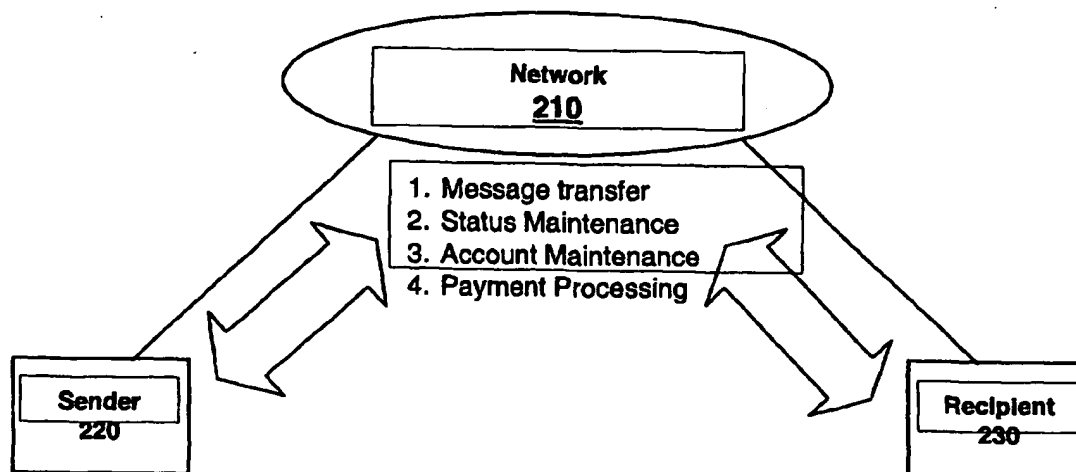
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(54) Title: METHOD, APPARATUS AND SYSTEM FOR MARKETING, DELIVERING, AND COLLECTING PAYMENT FOR INFORMATION



(57) Abstract: A method, apparatus and system for marketing, delivering, and collecting payment for information is described. In one embodiment, the invention is a method of providing electronic mail for payment. The invention includes sending an electronic mail message including provided information and a price to a customer, the provided information having an inaccessible portion of information. The invention further includes transferring a payment from the customer, and rendering the inaccessible portion of information accessible to the customer.

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METHOD, APPARATUS AND SYSTEM FOR MARKETING, DELIVERING, AND COLLECTING PAYMENT FOR INFORMATION

BACKGROUND OF THE INVENTION

Field of the Invention

The invention relates to the fields of electronic mail, information processing, and provision of services over computer networks.

Description of the Related Art

Providers of information -- whether it be lines of computer code or a digital photograph -- face a difficult process when selling their product to customers. The providers can quite easily send their information product to customers (electronic mail makes such transfers almost instantaneous), but collecting the corresponding payment is considerably more complicated.

Collecting payment for information is complicated because once the information has been sent, it cannot be "returned." For instance, if an information provider sells the right to view a digital photograph, the photograph is sent to the customer and is viewed. Once it has been received and viewed, the photograph can be sent back, but the viewing has already taken place. So while the customer could claim dissatisfaction with the photograph and send it back, the value has already been transferred and cannot be "returned." For this reason, the standard mechanism of sending a product and collecting payment for it afterwards is inadequate.

In the physical world, this problem is solved by forcing customers to pay for information before they view it. Customers wishing to view a film, for instance, must pay the entrance fee before entering the theater.

In the online world, similar processes have been attempted. Customers wishing to view the information for sale at a web site must pay for a subscription before being granted access to the site.

The mechanics of this subscription model, however, are too unwieldy to be used for direct marketing. For instance, a stockbroker seeking to direct-market his stock picks to a customer would have to first send marketing

materials to the customer advertising his stock picks. Then the customer would have to go to the stockbroker's web site and purchase a subscription. Then the stock picks would be sent to the customer. Not only does this process require several steps at different locations; it is also unrealistic that a customer would buy an entire subscription for a single piece of information.

There is currently no device available that enables providers of information to direct-market a single piece of information and fulfills the marketing, delivery, and billing functions in one simple step.

SUMMARY OF THE INVENTION

A method, apparatus and system for marketing, delivering, and collecting payment for information is described. In one embodiment, the invention is a method of providing electronic mail for payment. The invention includes sending an electronic mail message including provided information and a price to a customer, the provided information having an inaccessible portion of information. The invention further includes transferring a payment from the customer, and rendering the inaccessible portion of information accessible to the customer.

BRIEF DESCRIPTION OF THE DRAWINGS

The present invention is illustrated by way of example and not limitation in the accompanying figures.

Figure 1 illustrates an embodiment of a system for delivering paid email.

Figure 2 illustrates an alternate embodiment of a system for delivering paid email.

Figure 3 illustrates an embodiment of an interface for composing email within a system.

Figure 4a illustrates an embodiment of an interface for reading or otherwise processing received email within a system.

Figure 4b illustrates an embodiment of an interface for observing status of email within a system.

Figure 5 illustrates an embodiment of an interface for viewing email within a system.

Figure 6 illustrates an embodiment of a method of distributing email for payment.

Figure 7 illustrates an embodiment of a medium which may embody a method of transferring electronic mail or portions thereof in exchange for payment.

Figure 8 illustrates an embodiment of a system which may be used for transferring electronic mail or portions thereof in exchange for payment.

DETAILED DESCRIPTION

A method, apparatus and system for marketing, delivering, and collecting payment for information is described. In the following description, for purposes of explanation, numerous specific details are set forth in order to provide a thorough understanding of the invention. It will be apparent, however, to one skilled in the art that the invention can be practiced without these specific details. In other instances, structures and devices are shown in block diagram form in order to avoid obscuring the invention.

Reference in the specification to "one embodiment" or "an embodiment" means that a particular feature, structure, or characteristic described in connection with the embodiment is included in at least one embodiment of the invention. The appearances of the phrase "in one embodiment" in various places in the specification are not necessarily all referring to the same embodiment, nor are separate or alternative embodiments mutually exclusive of other embodiments.

In one embodiment, a system by which providers of information can directly market, deliver, and collect payment for their information is illustrated. The system may enable the provider to send electronic mail to potential customers. In one embodiment, this electronic mail, however, preferably features three functions in one: 1) it advertises to the potential customer the information it contains securely inside and the price required to view or access it, 2) it enables the potential customer to open the electronic mail and view or

access its contents, thereby agreeing to purchase it, and 3) the opening of the electronic mail automatically transfers payment from the customer to the provider.

Thus, it may be preferable to enable information providers to send electronic mail to their potential customers. Furthermore, it may be preferable to enable information providers to charge their customers a fee to view the contents of electronic mail. Moreover, it may be preferable to automatically transfer the fee from the customer to the information provider when the customer opens the electronic mail.

One embodiment includes a central database that stores the financial-account information of the system's users. Each user has an account with a current balance that can be utilized to purchase information. Users can add funds to their account, for example, by charging a credit card or by sending a check to the system's administrator. A user can also add funds to his/her account by selling information to other users. The central database keeps track of all of these transactions, and adds or subtracts fees from users' accounts as the transactions occur. The central database may also track and account for individual email messages, including keeping track of when the message was sent, the contents of the message, the price for viewing the message, and the status of the message (such as viewed and paid for, pending or unopened, discarded for example).

In one embodiment, if the customer elects to open an electronic mail message and view its contents, the assigned fee is automatically transferred from the customer's account to the information provider's account. The email client program communicates with the central database, transmitting the instructions to debit the customer's account and credit the provider's account with the assigned fee.

One embodiment includes an email client program that enables users to send and receive electronic mail to and from other users in the system. The email client program also enables users to assign a price to an electronic mail message. In one embodiment, the email client program enables the sender (the information provider or service provider) to include a description of what is

contained within the electronic mail, enabling him/her to promote the offering. The recipient (the potential customer) can view this description without having to pay the assigned price. The recipient can then decide whether to open the electronic mail and pay the assigned price or to delete the electronic mail without viewing its contents, in which case no fee would be paid.

Effectively, the electronic mail message may include an accessible portion and an inaccessible portion, and the inaccessible portion may be rendered accessible upon payment of the price. Note that the email may contain only an inaccessible portion and a price, and that other configurations of the email may be suitable within the spirit and scope of the invention. In one embodiment, if the customer elects to open the electronic mail and view its contents, the assigned fee is automatically transferred from the customer to the information provider. Thus, in this embodiment, payment may be made directly from the customer to the information provider, thereby obviating the need for a central database. Note that such payment may take a number of different forms, including, without limitation, credit card transfers, digital cash, direct funds transfers between financial institutions, virtual points (such as miles for example), digital wallets, virtual credit cards and other payment methods for example, and that payment information rather than a literal payment may be transferred.

Figure 1 illustrates an embodiment of a system for delivering paid email. Central Database 1310, in one embodiment, contains information such as a username and password or similar identifying information for service providers and customers, along with financial information such as credit card or other financial account numbers. Central Database 1310 may further contain account information (such as balances for example) for service providers and customers and biographical or promotional information about service providers or demographic or profile information about customers. Network 1320 is a conventional network suitable for transmission of email or other information, such as the Internet for example.

Provider email client 1330 is a computer or similar system suitable for sending and receiving email which is utilized by an information provider who is

accessible through information in the central database 1310. Similarly, recipient email clients 1340 are computers or similar systems suitable for sending and receiving email which are utilized by customers who are similarly accessible through the central database 1310. Thus, in one embodiment, email may be sent from the service provider to the customers through use of the clients (1330 and 1340) and the network 1320, and may further involve interaction with the central database 1310.

Figure 2 illustrates an alternate embodiment of a system for delivering paid email. Network 210 is a network such as the Internet or some other connection of a set of machines. Coupled to the network 210 are a sender 220 and a recipient 230 which represent machines and/or users capable of sending and receiving email or other electronic transmissions. In one instance, the sender 220 is a service provider who sends an email including a price and an inaccessible portion of the email for which the price is to be paid. The email is sent over the network 210 to the recipient 230, who may choose to pay the price to gain access to the inaccessible portion of the email or may not pay the price and discard the email. In one embodiment, some portion of the network 210 or a machine or machines therein performs the functions of message transfer, status maintenance (of messages), account maintenance and payment processing.

Figure 3 illustrates an embodiment of an interface for composing email within a system. Interface 1400 includes an addressee section 1410, a price section 1420, a subject section 1430, a message section 1440, a send button 1450, a cancel button 1460, and a navigation portion 1470. The addressee section 1410 may accept from the user of the interface information sufficient to uniquely identify a recipient (a customer for example) of an email message. The price section 1420 specifies the amount of money (in dollars and cents in one embodiment) which will be charged to the recipient should the recipient decide to accept the charges. The subject section 1430 may accept information which will be accessible by the recipient prior to payment by the recipient to the sender (a service provider for example) of the email message, and this subject section 1430 preferably describes the contents of the email in a manner which enables

the recipient to make an informed decision about whether to pay for the email message.

The message section 1440 may accept the information to be transmitted to the recipient, and may be composed of simple text or of other more intricate or involved information. Preferably, the message section 1440 is only accessible to the recipient after payment of the price specified in the price section 1420, even though the message section 1440 may be delivered simultaneously with the subject section 1430 for example. Send button 1450 is a button which the composer of the email message may select to cause the message to be sent in a manner which will be apparent to those skilled in the art. Similarly, cancel button 1460 is a button which the composer of the email message may select to cause the message to be cancelled or deleted without sending the message. Navigation portion 1470 is a part of the interface which allows the composer of the message to move to other parts of a website associated with a system or otherwise leave the interface 1400.

Figure 4a illustrates an embodiment of an interface for reading or otherwise processing received email within a system. User interface 1500 includes status information related to messages received by a customer, and may also include information concerning messages previously opened by the customer. The status information for a message received by a customer includes a name section 1510, a date section 1520, a subject section 1530, a charge section 1550 and a delete button 1540. The subject section 1530 includes the information accessible by the customer for free, and preferably includes information sufficient to allow the customer to make an informed choice about opening the message and thus incurring the charges listed in the charge section 1550. The name section 1510, in one embodiment, includes the name of the sender as it is identified on the system used for paid email distribution, but may include any identifier appropriate for illustrating the source of the message. Similarly, the date section 1520 includes information identifying when the message was sent.

The delete button 1540, in one embodiment, may be selected by the user (customer) when the customer does not agree to pay the charges (price) listed

in the charge column and thus does not wish to retain or view the message. The message may be viewed, in one embodiment, by selecting the information in the subject section 1530 for the particular message. Selecting the subject section 1530, in one embodiment, causes the customer's account to be charged the price of the charge section 1550 (\$25.00 in the example displayed). Upon verification that the charge to the customer's account was successful (the customer had sufficient credit for example), the information in the message which was not accessible is rendered accessible by the system, such as displaying it in a separate window for example. In an alternate embodiment, the user may observe an accessible portion of the email message to aid in determining whether to pay the fee for the inaccessible portion of the email.

Figure 4b illustrates an embodiment of an interface for observing status of email within a system. Interface 1555 includes recipient information 1560, date information 1570, subject information 1580, price information 1590 and an update link 1595. Interface 1555 may be used to determine when a message was sent to a particular recipient, the subject of the message, whether the message was accepted, rejected, or untouched, and the price paid for an accepted message. The recipient information 1560 indicates the expected recipient of each message. The date 1570 indicates when the message was sent, or could alternatively indicate when the message was read for example. The subject 1580 indicates the subject of the message or may show an accessible portion of a message. The price 1590 indicates the price paid for an accepted message, or indicates that the message is declined (and thus discarded) or pending, and thus unopened but retained by the recipient.

The update link 1595 may be used to update the status information. In one embodiment, the user may delete messages from the status interface, which may or may not result in the same messages being deleted for the customer if they are not saved. As a result, updating status may be beneficial.

Figure 5 illustrates an embodiment of an interface for viewing email within a system. Interface 1600 includes reply 1610, delete 1620 and close 1630 buttons, along with message contents 1640 and feedback link 1650. The reply 1610, delete 1620 and close 1630 buttons may be used to reply to the message,

delete the message from the customer's account, or close the message (preserving it for future reference) respectively. The message contents 1640 include information which the customer has paid for and was previously inaccessible to the customer. While illustrated as text, this information may take on a variety of digitally transmittable forms, including but not limited to photographs, sound clips, motion pictures, software code, and other forms of information for example. The feedback link 1650 may be used to open a window in which feedback such as comments about the helpfulness of a service provider's products may be submitted in one embodiment.

Figure 6 illustrates an embodiment of a method of distributing email for payment. Each of the flow diagrams presents an embodiment including various blocks which may be reordered, combined, subdivided, substituted or omitted within the spirit and scope of the invention as one skilled in the art will appreciate. In one embodiment, an advertisement of services is distributed at block 1710, such as by direct email or by listing in a directory. At block 1720, an initial request for services is transmitted from a customer to a service provider. At block 1730, if necessary, a request is transmitted from the service provider to the customer for specific information from the customer sufficient to tailor the services to the needs or desires of the customer. Likewise, at block 1740, the specific information is transmitted from the customer to the service provider as requested. At block 1750, the product is transmitted from the service provider to the customer along with the price set by the service provider for the product.

If the customer agrees to the price, at block 1770 such agreement is received and at block 1775 payment from the customer is processed. The payment may take the form of a debit to a credit account or bank account, charge to a credit card supplied by the customer, transfer of digital cash or other forms of payment for example. In one embodiment, upon proper processing of the payment, at block 1780, the inaccessible information is rendered accessible to the customer. In an alternate embodiment, upon receipt of the payment at block 1780 the inaccessible information is rendered accessible. If, on the other hand, the customer refuses to pay the price, at block 1790 this refusal or

disagreement with terms is received and at block 1795 the information is discarded.

From a service provider's point of view, the service provider distributes an advertisement of services at block 1710, such as by direct email or by listing in a directory in one embodiment. At block 1720, an initial request for services is received from a customer. At block 1730, if necessary, the service provider transmits a request to the customer for specific information from the customer sufficient or necessary to tailor the services to the needs or desires of the customer. At block 1740, the specific information is received from the customer as requested. At block 1745, the service provider generates, creates, or customizes the product after taking into account the specific information. At block 1750, the service provider transmits the product to the customer along with the price set by the service provider for the product.

If the customer agrees to the price, at block 1770 such agreement is received and at block 1775 payment from the customer is processed. Note that these blocks may be transparent to the service provider, in which case the service provider will only be aware that payment was received. The payment may take the form of a debit to a credit account or bank account, charge to a credit card supplied by the customer, transfer of digital cash or other forms of payment for example. In one embodiment, upon proper processing of the payment, at block 1780, the inaccessible information is rendered accessible to the customer, without action by the service provider after sending the product and price. In an alternate embodiment, upon receipt of the payment at block 1780 the inaccessible information is rendered accessible, again without action by the service provider after sending the product and price. If, on the other hand, the customer refuses to pay the price, at block 1790 this refusal or disagreement with terms is received and at block 1795 the information is discarded. Note that the information may be retained by the service provider for future use in one embodiment even though the system discards the information, and that the service provider may merely receive notification that payment was refused and the information discarded.

From the customer's point of view, in one embodiment, an advertisement of services is received at block 1710, such as by viewing in a directory or by direct email. At block 1720, the customer sends an initial request for services to a service provider. At block 1730, if necessary, a request is received from the service provider for specific information from the customer sufficient to tailor the services to the needs or desires of the customer. Likewise, at block 1740, the customer sends the specific information to the service provider as requested. At block 1750, the product is received from the service provider along with the price set by the service provider for the product.

If the customer agrees to the price, at block 1770 such agreement is sent (along with payment) to the system and at block 1775 payment from the customer is processed. The payment may take the form of a debit to a credit account or bank account, charge to a credit card supplied by the customer, transfer of digital cash or other forms of payment for example. In one embodiment, upon proper processing of the payment, at block 1780, the inaccessible information is rendered accessible to the customer, and the customer may then use the information. In an alternate embodiment, upon receipt of the payment at block 1780 the inaccessible information is rendered accessible. If, on the other hand, the customer refuses to pay the price, at block 1790 this refusal or disagreement with terms is sent to the system and at block 1795 the information is discarded.

Note that portions of the methods or systems above may be automated and performed by logic blocks such as software executed by a processor or portions of a device or machine or circuitry. In particular, a system and/or a method for paid email may involve a processor executing instructions. Such instructions, when executed by the processor, may cause the processor to perform a method as illustrated elsewhere in this document. Such instructions may be embodied in a machine-readable medium, such as a persistent storage medium or other medium coupled to or accessible by the processor. The medium may be an electronic medium such as RAM or a variant of ROM, it may be a magnetic medium such as a disk or tape, an optical medium such as a CD-ROM, a carrier wave or other transmissive medium, or other media as

appropriate. Furthermore, the instructions may be embodied in multiple media, either of a uniform type of medium or a variety of types of media.

A block diagram may be implemented as instructions in a machine-readable medium (or media) or as a set of logic blocks. Furthermore, the breakdown of portions of the system illustrated is not necessarily more or less suitable than a different division of portions of the system in which blocks are combined, subdivided or otherwise differently configured.

Figure 7 illustrates an embodiment of a medium which may embody a method of transferring electronic mail or portions thereof in exchange for payment. The medium 2000 includes a message transfer logic block 2010, a status maintenance logic block 2020, an account maintenance logic block 2030 and a payment processing logic block 2040. In one embodiment, the message transfer logic block 2010 transfers email messages to designated recipients, including both transferring accessible portions of those email messages and rendering inaccessible portions accessible or discarding messages as appropriate. Similarly, in one embodiment, status maintenance logic block 2020 tracks which email messages have been sent and includes status information related to each messages such as whether the message was sent, when it was sent, whether it was read, whether it was discarded, and other status information as appropriate.

Furthermore, in one embodiment, account maintenance logic block 2030 tracks accounts of individual users, maintaining balances and determining whether the user may pay the price of a message sent within the system. In one embodiment, payment processing logic block 2040 processes payments which result in disbursements to the holder of an account or payments into the account, effectively processing payments to and from the real world from the system. In an alternate embodiment, payment processing logic block 2040 processes actual payments to and from users for messages, acting as an interface between the user and the account maintenance logic block 2030 each time a message is read by a customer (triggering a payment to a service provider), by providing information about the customer and service provider sufficient to identify their accounts on the system. It will be appreciated that

other systems, methods and apparatuses need not maintain accounts, and need only process payments directly between customers and service providers.

Figure 8 illustrates an embodiment of a system which may be used for transferring electronic mail or portions thereof in exchange for payment. Processor 1810 is coupled to memory 1820, network interface 1830 and user interface 1840. Likewise, memory 1820 is also coupled to network interface 1830 and to user interface 1840. In one embodiment, processor 1810 may be a general purpose microprocessor, which executes instructions stored in memory 1820. Memory 1820 may be a RAM, ROM, or other form of storage accessible by a processor, and may represent a storage subsystem. Network interface 1830 may be a subsystem or other circuitry suitable for connection to a network such as the Internet. Network interface 1830 may be implemented as a modem or Ethernet card for example. User interface 1840 may be implemented in a variety of known ways, including but not limited to keyboards, displays, touch-sensitive displays, speakers, a mouse, or other implementations. It will be appreciated that the system illustrated in Figure 8 may be used as a system for running an email client or for otherwise sending, transferring or receiving email and paid email.

Furthermore, it will be appreciated that the prices transmitted to a customer may include a surcharge added by the system, or the payment to the service provider may be the price less a surcharge.

Application of the Invention

A nutritionist in Toronto named Diane has expertise in prescribing her clients their own personal diet-and-exercise regimens. When she knows a client's age and weight, she can prescribe a personal regimen including the number of calories one should eat per day, the maximum number of calories that should come from fat, the minutes per day one should spend exercising within a specified heart rate, etc.

Diane services clients locally in Toronto, but also has made herself available to clients around the world through her health-and-fitness website. At the website, clients can contact Diane via the subject email invention, asking her to provide them with a personal diet-and-exercise regimen.

Walter is a retiree living in Florida who seeks to improve his health and fitness. He reads about Diane at her web site and decides to contact her regarding a personal diet-and-exercise regimen. Using the subject email invention, Walter sends Diane an email requesting her services. Diane writes back, informing Walter that she can prescribe him a personal diet-and-exercise regimen for \$25. She informs him that he simply needs to send her his age and weight. Walter finds the \$25 price reasonable, so he writes her back an email that informs her of his age and weight.

Using Walter's age and weight, Diane prescribes him a personal diet-and-exercise regimen including the number of calories he should eat per day, the maximum number of calories that should come from fat, the minutes per day he should spend exercising within a specified heart rate, etc. She composes this text using the subject email invention. She titles the email "Walter's Personal Diet-and-Exercise Regimen." Then, in order to collect the \$25 fee, she uses the subject email program to specify that the price to open this email is \$25. After all, once Walter has read the email, its value has already been transferred even if he returns the email – she therefore needs to collect her fee before he views the enclosed information. After she has specified the price, she clicks "Send," which sends the electronic mail to Walter.

Walter receives Diane's email using the subject email invention. Immediately he can read the title, "Walter's Personal Diet-and-Exercise Regimen." Beneath this title appears the message: "Diane is charging \$25 for you to open this email. Would you like to open this message?" If Walter presses the "Cancel" button, the email remains closed and he will not be charged. Walter, however, would like to read Diane's message and agrees to pay the required \$25. He therefore presses the "Open" button.

Upon pressing the "Open" button, Diane's message appears on his screen. He reads it and saves it for reference as he undergoes his diet-and-exercise regimen. Since Walter opened Diane's message, the subject email invention communicated with the central database, informing it to debit \$25 from Walter's account and credit \$25 (minus a small percentage handling fee) into Diane's account.

Diane services many clients from around the world in this way. At the end of each month, the system sends her a check in the mail for the fees she has accrued using the subject email invention.

In the foregoing detailed description, the method and apparatus of the present invention has been described with reference to specific exemplary embodiments thereof. It will, however, be evident that various modifications and changes may be made thereto without departing from the broader spirit and scope of the present invention. In particular, the separate blocks of the various block diagrams represent functional blocks of methods or apparatuses and are not necessarily indicative of physical or logical separations or of an order of operation inherent in the spirit and scope of the present invention. For example, the various blocks of Figures 1 or 9 for example may be integrated into components, or may be subdivided into components. Moreover, the blocks of Figures 6, 7, and 8 for example represent portions of a method which, in some embodiments, may be reordered or may be organized in parallel rather than in a linear fashion. The present specification and figures are accordingly to be regarded as illustrative rather than restrictive.

CLAIMS

What is claimed is:

1. A method of providing electronic mail for payment comprising:
sending an electronic mail message including provided information and a price to a customer, the provided information having an inaccessible portion of information;

transferring a payment from the customer;

and

rendering the inaccessible portion of information accessible to the customer.

2. The method of claim 1 further comprising:

charging a surcharge for sending the electronic mail message.

3. The method of claim 2 further comprising:

maintaining status information corresponding to the sending, transferring and rendering of each electronic mail message.

4. The method of claim 3 further comprising:

receiving a refusal of payment from the customer;

discarding the electronic mail message; and

maintaining status information corresponding to the discarding and further corresponding to the receiving a refusal of each electronic message.

5. The method of claim 4 further comprising:

transferring an initial request for information from the customer to a service provider.

6. The method of claim 5 further comprising:

distributing advertising of the service provider's services.

7. The method of claim 6 further comprising:
transferring a request for specific information from the service provider to the customer; and
transferring the specific information from the customer to the service provider.

8. The method of claim 1 wherein:
transferring the payment from the customer includes receiving an authorization to debit an account held by the customer.

9. The method of claim 1 wherein:
transferring the payment from the customer includes transferring digital cash from the customer.

10. The method of claim 1 wherein:
transferring the payment from the customer includes receiving authorization to charge a credit card from the customer and charging the credit card.

11. The method of claim 1 wherein:
transferring the payment from the customer includes transferring virtual points from the customer.

12. The method of claim 1 wherein:
transferring the payment from the customer includes receiving authorization to charge a virtual credit card from the customer and charging the virtual credit card.

13. The method of claim 1 wherein:
transferring the payment from the customer includes charging a digital wallet provided by the customer.

14. The method of claim 1 further comprising:
charging a surcharge for rendering the inaccessible portion accessible;
and
transferring a portion of the payment to a service provider.

15. The method of claim 1 further comprising:
charging a surcharge for receiving the payment; and
transferring a portion of the payment to a service provider.

16. The method of claim 1 wherein:
the provided information having an accessible portion of information.

17. The method of claim 1 wherein:
transferring a payment comprises maintaining account balances for a
service provider and the customer and adjusting the account balances to reflect
the payment.

18. A system comprising:
a first logic block configured to send an electronic mail message including
provided information and a price to a customer, the provided information having
an inaccessible portion of information;
a second logic block coupled to the first logic block, the second logic
block configured to transfer a payment from the customer;
and
a third logic block coupled to the first logic block, the third logic block
configured to render the inaccessible portion of information accessible to the
customer.

19. The system of claim 18 further comprising:
a fourth logic block coupled to the first, second and third logic blocks and
configured to maintain status information corresponding to each electronic mail
message;

and wherein the second logic block is further configured to transfer a portion of the payment to a service provider.

20. The system of claim 19 wherein:

the second logic block is further configured to receive a refusal of payment from the customer; and

the third logic block is further configured to discard the electronic mail message.

21. The system of claim 20 wherein:

the first logic block is further configured to distribute advertising of the service provider's services, transfer an initial request for information from the customer to the service provider, transfer a request for specific information from the service provider to the customer, and transfer the specific information from the customer to the service provider.

22. The system of claim 20 wherein:

the second logic block is configured to receive a payment from the customer in the form of at least one of the group consisting of: digital cash, authorization to charge a credit card, authorization to charge a virtual credit card, virtual points, authorization to charge a digital wallet, or authorization to debit an account held by the customer.

23. The system of claim 18 wherein:

the provided information having an accessible portion of information.

24. An apparatus for providing electronic mail for payment comprising:

means for sending an electronic mail message, the message including provided information and a price to a customer, the provided information having an inaccessible portion of information;

means for transferring a payment from the customer;

and

means for rendering the inaccessible portion of information accessible to the customer.

25. The apparatus of claim 24 further comprising:

means for charging a surcharge based on performance by the means for sending, the means for charging coupled to the means for sending and the means for transferring.

26. The apparatus of claim 25 further comprising:

means for maintaining status information corresponding to performance of the means for sending, the means for transferring and the means for rendering associated with each electronic mail message.

27. The apparatus of claim 26 further comprising:

means for receiving a refusal of payment from the customer;
means for discarding the electronic mail message; and
the means for maintaining status information further for maintaining status corresponding to performance of the means for discarding and the means for receiving.

28. The apparatus of claim 27 further comprising:

means for transferring an initial request for information from the customer to a service provider.

29. The apparatus of claim 28 further comprising:

means for distributing advertising of the service provider's services.

30. The apparatus of claim 29 further comprising:

means for transferring a request for specific information from the service provider to the customer; and

means for transferring the specific information from the customer to the service provider.

31. The apparatus of claim 24 wherein:

the means for transferring the payment from the customer receives an authorization to debit an account held by the customer.

32. The apparatus of claim 24 wherein:

the means for transferring the payment from the customer transfers digital cash from the customer.

33. The apparatus of claim 24 wherein:

the means for transferring the payment from the customer receives authorization to charge a credit card from the customer and charges the credit card.

34. The apparatus of claim 24 wherein:

the means for transferring the payment from the customer transfers virtual points from the customer.

35. The apparatus of claim 24 wherein:

the means for transferring the payment from the customer receives authorization to charge a virtual credit card from the customer and charges the virtual credit card.

36. The apparatus of claim 24 wherein:

the means for transferring the payment from the customer receives authorization to charge a digital wallet from the customer and charges the digital wallet..

37. The apparatus of claim 24 further comprising:

means for charging a surcharge for rendering the inaccessible portion accessible; and

means for transferring a portion of the payment to a service provider.

38. The apparatus of claim 24 further comprising:
means for charging a surcharge for receiving the payment; and
means for transferring a portion of the payment to a service provider.

39. The apparatus of claim 24 wherein:
the provided information having an accessible portion of information.

40. The apparatus of claim 24 wherein:
the means for transferring a payment comprises means for maintaining
account balances for a service provider and the customer and means for
adjusting the account balances to reflect the payment.

41. A machine-readable medium embodying instructions, the
instructions, when executed by a processor, causing the processor to perform a
method of providing electronic mail for payment, the method comprising:
 sending an electronic mail message including provided information and a
 price to a customer, the provided information having an inaccessible portion of
 information;
 transferring a payment from the customer;
 and
 rendering the inaccessible portion of information accessible to the
customer.

42. The machine-readable medium of claim 41, further including
instructions, which, when executed by a processor, cause the processor to
perform a method, the method further comprising:
 charging a surcharge for sending the electronic mail message.

43. The machine-readable medium of claim 42, further including
instructions, which, when executed by a processor, cause the processor to
perform a method, the method further comprising:

maintaining status information corresponding to the sending, transferring and rendering of each electronic mail message.

44. The machine-readable medium of claim 43, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method further comprising:

- receiving a refusal of payment from the customer;
- discarding the electronic mail message; and
- maintaining status information corresponding to the discarding and further corresponding to the receiving a refusal of each electronic message.

45. The machine-readable medium of claim 44, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method further comprising:

- transferring an initial request for information from the customer to a service provider.

46. The machine-readable medium of claim 45, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method further comprising:

- distributing advertising of the service provider's services.

47. The machine-readable medium of claim 46, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method further comprising:

- transferring a request for specific information from the service provider to the customer; and
- transferring the specific information from the customer to the service provider.

48. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring the payment from the customer includes receiving an authorization to debit an account held by the customer.

49. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring the payment from the customer includes transferring digital cash from the customer.

50. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring the payment from the customer includes receiving authorization to charge a credit card from the customer and charging the credit card.

51. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring the payment from the customer includes transferring virtual points from the customer.

52. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring the payment from the customer includes receiving authorization to charge a virtual credit card from the customer and charging the virtual credit card.

53. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring the payment from the customer includes receiving authorization to charge a digital wallet from the customer and charging the digital wallet.

54. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method further comprising:

charging a surcharge for rendering the inaccessible portion accessible;
and

transferring a portion of the payment to a service provider.

55. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method further comprising:

charging a surcharge for receiving the payment; and
transferring a portion of the payment to a service provider.

56. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, the method wherein:

the provided information having an accessible portion of information.

57. The machine-readable medium of claim 41, further including instructions, which, when executed by a processor, cause the processor to perform a method, wherein:

transferring a payment comprises maintaining account balances for a service provider and the customer and adjusting the account balances to reflect the payment.

58. A system comprising:

a processor;

a memory coupled to the processor;

a network connection coupled to the processor;

wherein the processor is configured to:

send an electronic mail message including provided information and a price to a customer, the provided information having an inaccessible portion of information;

transfer a payment from the customer;

and

render the inaccessible portion of information accessible to the customer.

59. The system of claim 58 wherein the processor is further configured to: charge a surcharge for sending the electronic mail message.

60. The system of claim 59 wherein the processor is further configured to: maintain status information corresponding to the sending, transferring and rendering of each electronic mail message.

61. The system of claim 60 wherein the processor is further configured to: receive a refusal of payment from the customer; discard the electronic mail message; and maintain status information corresponding to the discarding and further corresponding to the receiving a refusal of each electronic message.

62. The system of claim 61 wherein the processor is further configured to: transfer an initial request for information from the customer to a service provider.

63. The system of claim 62 wherein the processor is further configured to: distribute advertising of the service provider's services.

64. The system of claim 63 wherein the processor is further configured to: transfer a request for specific information from the service provider to the customer; and transfer the specific information from the customer to the service provider.

65. The system of claim 64 wherein the processor is further configured to: receive an authorization to debit an account held by the customer in conjunction with transferring the payment from the customer.

66. The system of claim 58 wherein the processor is further configured to: transfer digital cash from the customer in conjunction with transferring the payment from the customer.

67. The system of claim 58 wherein the processor is further configured to: receive authorization to charge a credit card from the customer and charge the credit card in conjunction with transferring the payment from the customer.

68. The system of claim 58 wherein the processor is further configured to: transfer virtual points from the customer in conjunction with transferring the payment from the customer.

69. The system of claim 58 wherein the processor is further configured to: receive authorization to charge a virtual credit card from the customer and charge the virtual credit card in conjunction with transferring the payment from the customer.

70. The system of claim 58 wherein the processor is further configured to: receive authorization to charge a digital wallet from the customer and charge the digital wallet in conjunction with transferring the payment from the customer.

71. The system of claim 58 wherein the processor is further configured to: charge a surcharge for rendering the inaccessible portion accessible; and transfer a portion of the payment to a service provider.

72. The system of claim 58 wherein the processor is further configured to: charge a surcharge for receiving the payment; and transfer a portion of the payment to a service provider.

73. The system of claim 58 wherein:
the provided information having an accessible portion of information.

74. The system of claim 58 wherein the processor is further configured to: maintain account balances for a service provider and the customer and adjust the account balances to reflect the payment in conjunction with transferring a payment.

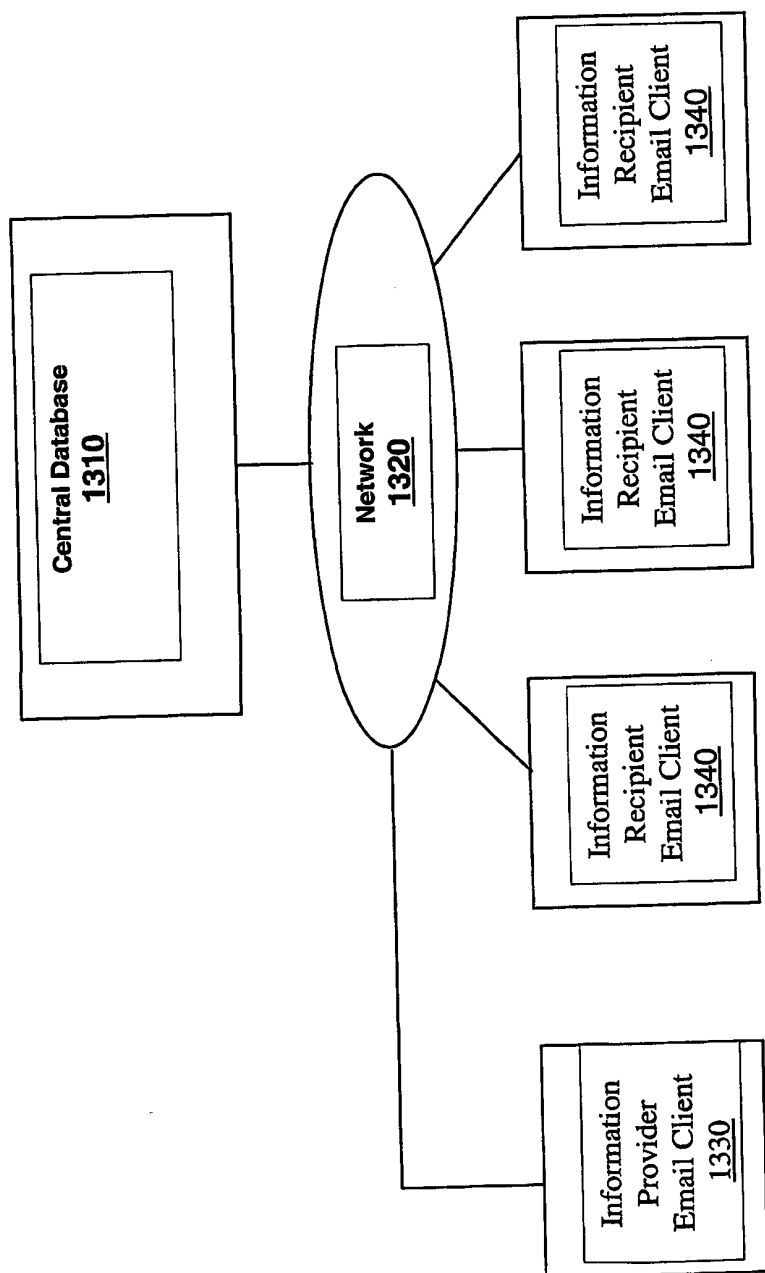


Figure 1

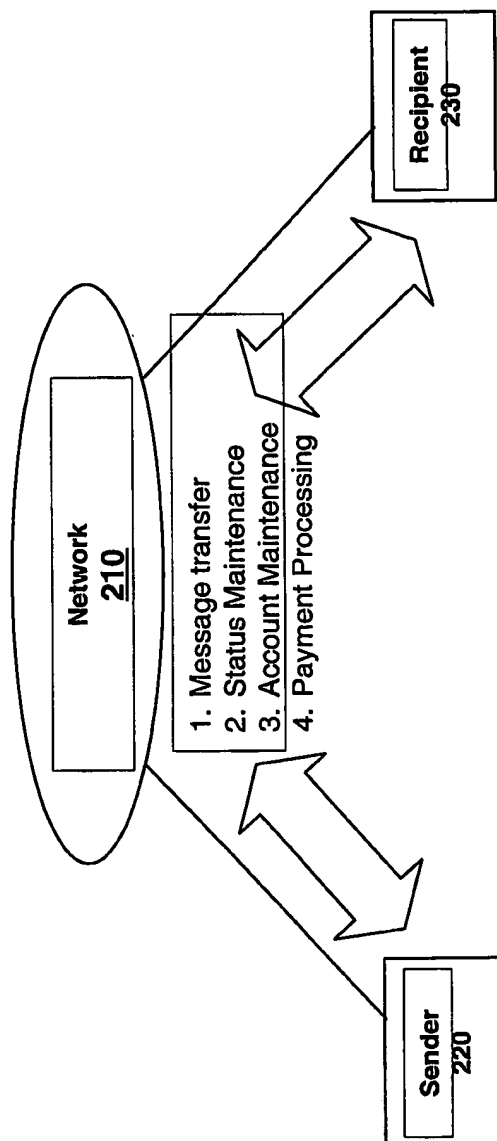


Figure 2

1400

Send Keen Mail

To write to another member of Keen.com, fill out this form and hit Send. The price of this message will be zero unless you specify otherwise.

Remember: a paid Keen Mail transaction is only completed once the recipient chooses to accept it.

1410 → To: Price: \$ ← 1420
The name of the Keen.com member and the amount you want to charge them to read your message.

From: ansel

1430 → Subject: ← 1440

Messages:

Dear Walter,

Thank you for your interest in receiving your own Personal Diet-and-Exercise Regimen. According to your age (47) and weight (175 lbs), I have determined that you should follow this regimen:

- 2,375 calories per day
- No more than 104 (238) of these calories should come from fat
- You should exercise for 35 minutes per day at 75% of your maximum heart rate.

If you have any questions, feel free to contact me again.

Your nutritionist,

Ansel

1450 → ← 1460

Home | My Account | Keen Mail | My Listings | Help

1470

Figure 3

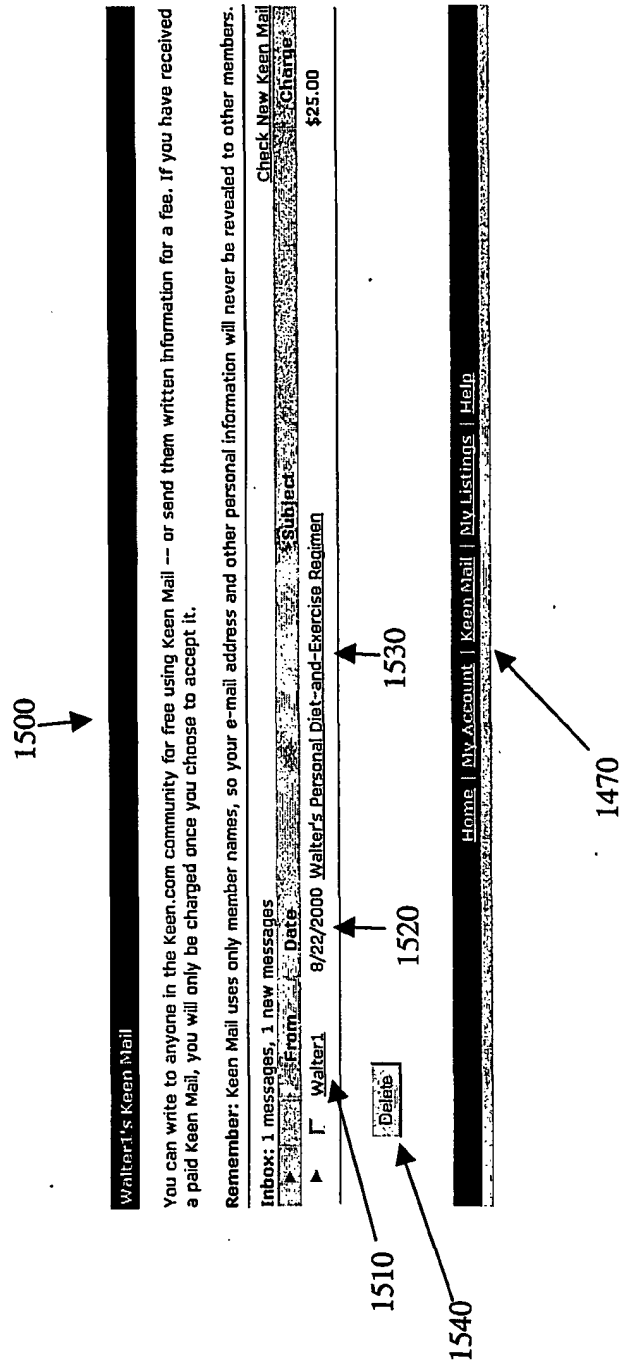


Figure 4a

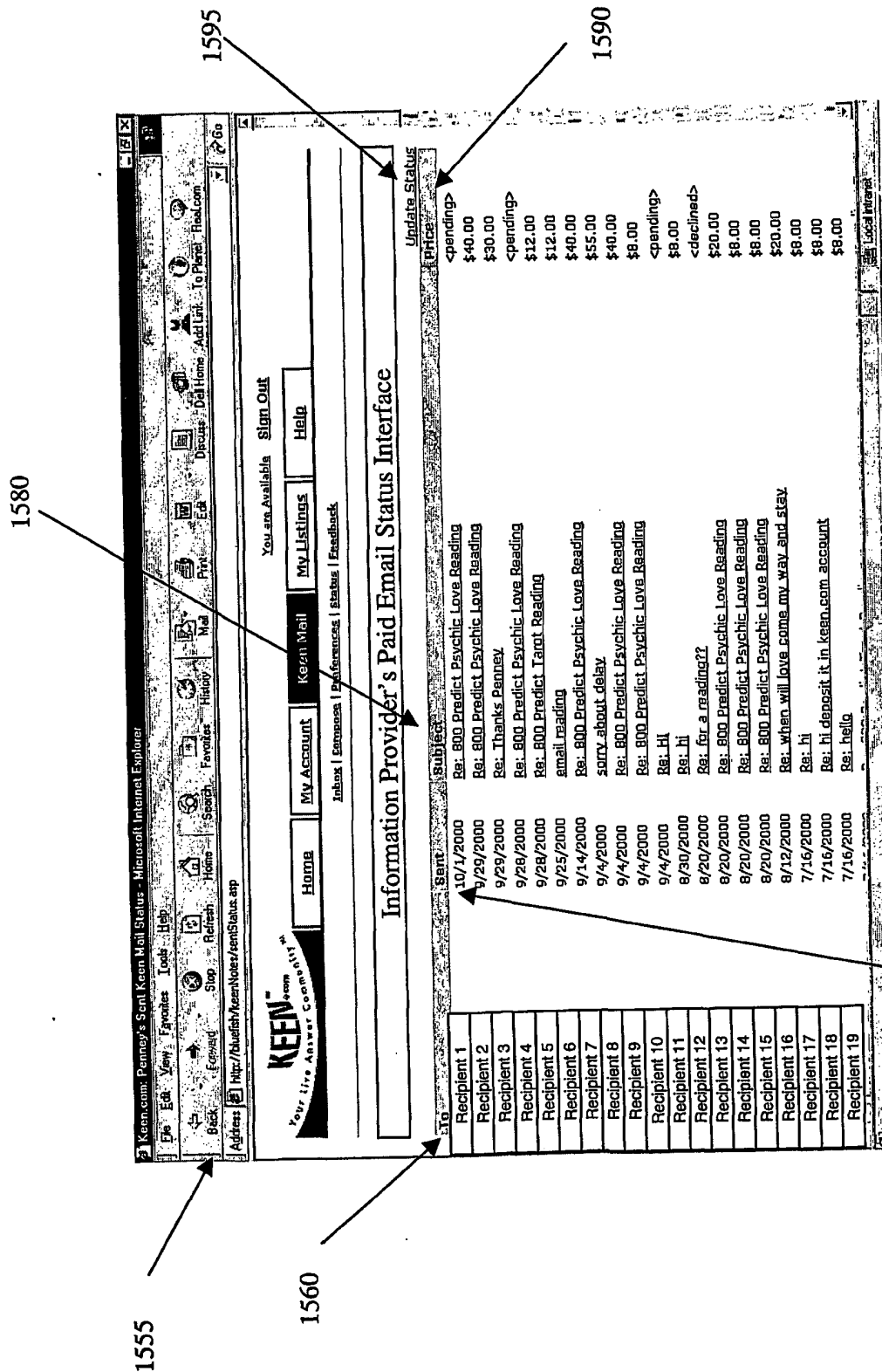


Figure 4b

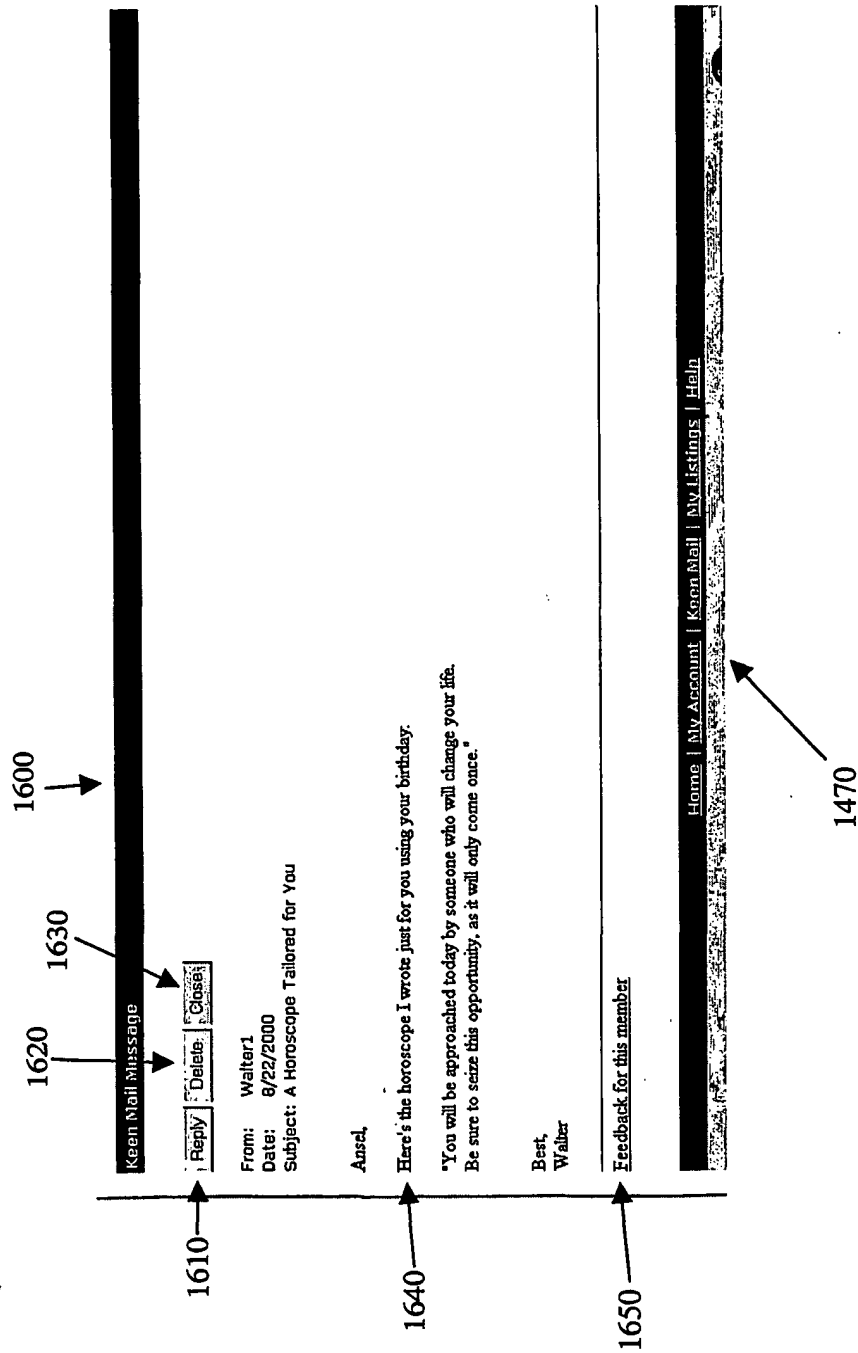


Figure 5

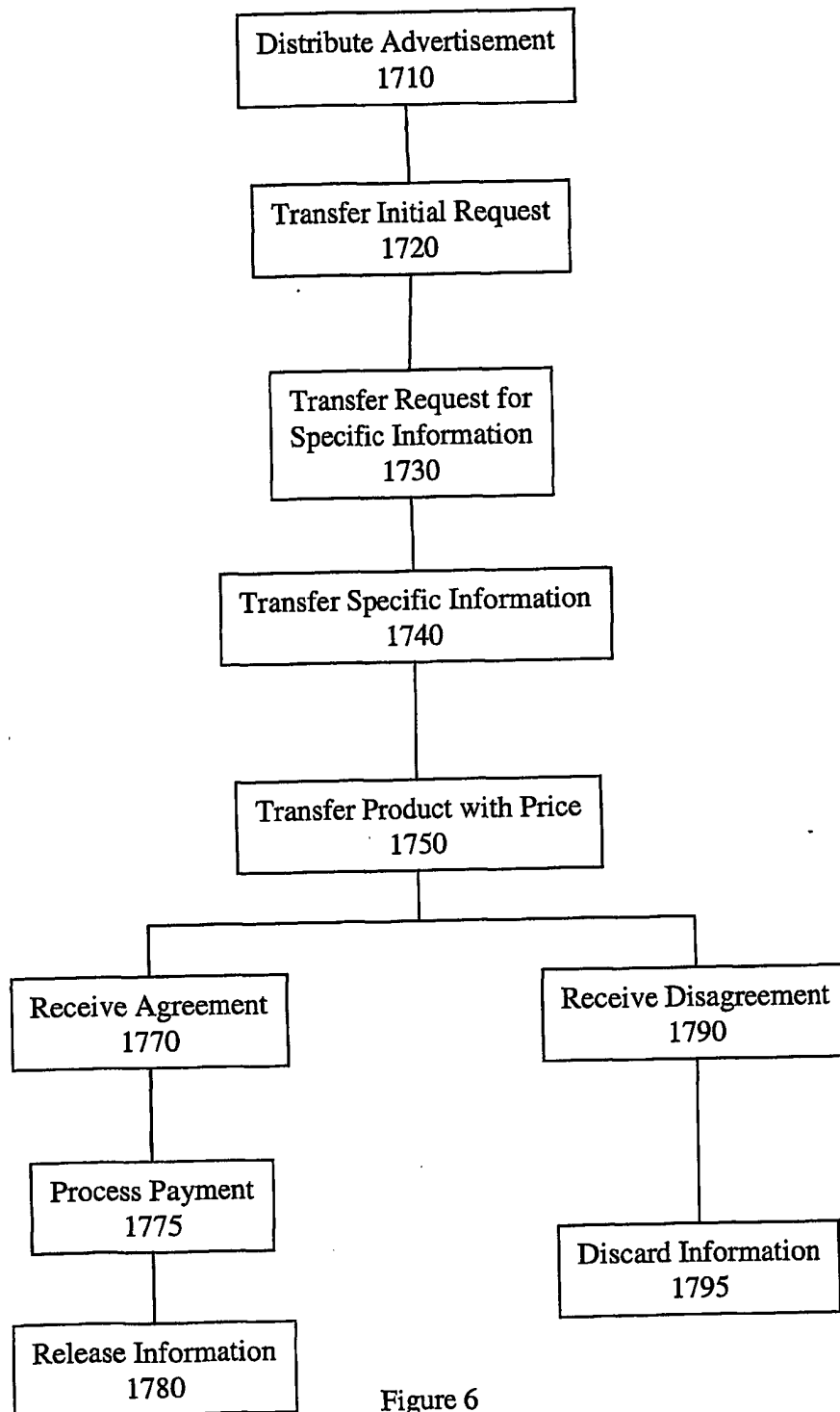


Figure 6

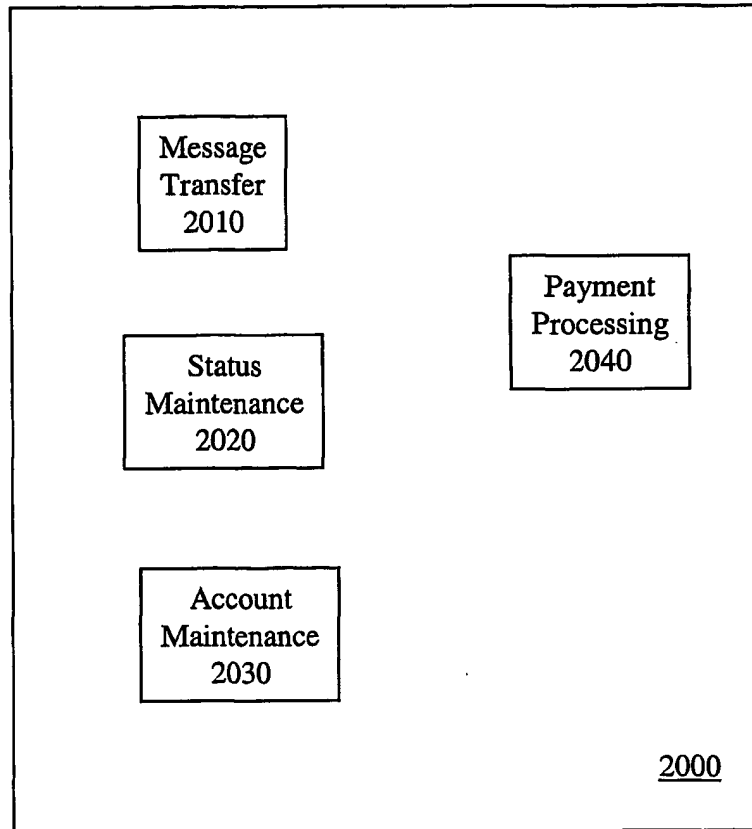


Figure 7

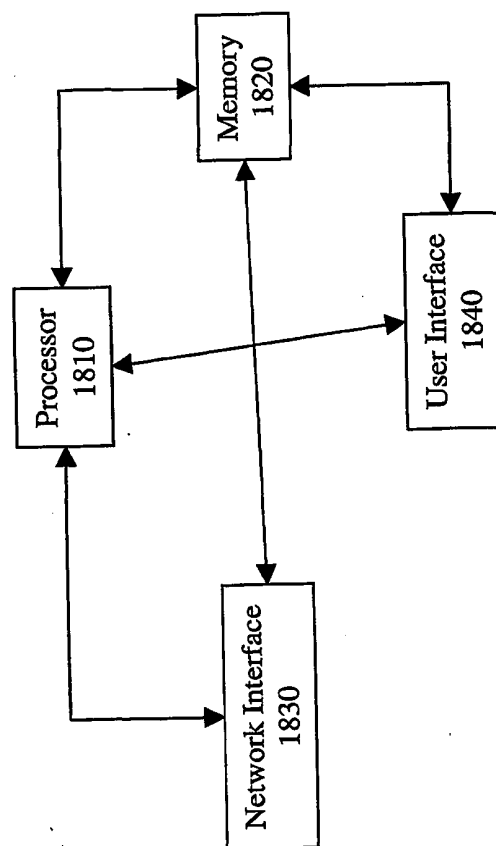


Figure 8